

**UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

01/22/2025

IN RE:

ANDY WAYNE WESTFALL  
RACHEL DIANE WESTFALL  
2688 SAVANNAH ROAD  
NEW CASTLE, PA 16101  
XXX-XX-0730 Debtor(s)

Case No.22-21268 GLT

Chapter 13

XXX-XX-0204

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**NOTICE OF CLAIMS FILED AND INTENTION TO PAY CLAIMS**

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NOTICE IS HEREBY GIVEN of claims filed and the intention of the Chapter 13 Trustee to pay the claims of creditors named below, in the amounts\* and manner authorized by the terms and provisions of the confirmed Chapter 13 Plan, the order confirming the Plan, and applicable rules.

This Notice is filed as a courtesy, to inform all parties of the claims the Trustee has found in the case. This Notice does not seek authorization to pay claims, as that authorization already exists in the form of plan terms, applicable rules, and confirmation orders. Any party who objects to the allowance of a filed claim must file a formal objection to the claim itself, NOT an objection to this Notice.

This Notice should not be construed as altering the deadlines for filing objections to proofs of claim, as contained in the Federal Rules of Bankruptcy Procedure, the confirmed Chapter 13 Plan, or the order confirming the Chapter 13 Plan. Pursuant to 11 U.S.C. § 502 (a), the claims which have been filed as stated above will be deemed allowed for purposes of distribution and shall be paid unless the debtor or other party in interest has timely objected to the claim, and provided notice of the objection to the Trustee, prior to the claim being paid by the Trustee.

The following claim information is derived from one or more of the following sources: the debtor(s)' Chapter 13 Plan, proofs of claim, and the order confirming the plan. The list does not include claims which have been disallowed, withdrawn, or claims not provided for in the Chapter 13 Plan for which proofs of claim have not been filed. Some of the claims listed on the following pages may have already been fully or partially paid by the Trustee. To determine whether or not any payments have already been disbursed on a claim, please consult the Trustee's web site at [www.13network.com](http://www.13network.com).

\*Unless the Chapter 13 Plan provides for a 100% payment of unsecured claims and is adequately funded to pay 100%, the actual percentage dividend which will be paid to the holders of allowed unsecured claims is not presently known .

In accordance with the provisions of the Chapter 13 Plan and local rules, the amount and percentage dividend to which unsecured creditors are entitled will be determined during the Trustee's final audit of this case. An adjustment of the percentage to be paid to the unsecured creditors will be performed after the Trustee has calculated the actual amount of funds available for distribution to unsecured creditors, after determining the amounts needed to complete payments on the secured and priority claims. Notwithstanding the fact that the final calculation will not be done until final audit, the Trustee will distribute funds to unsecured creditors, in accordance with the Chapter 13 Plan and Bankruptcy Code priorities, when and as funds allow.

/s/ RONDA J. WINNECOUR  
RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

I herein certify that a copy of this notice was served upon the listed creditors of record of this date and the debtor(s) and debtor(s) attorney of record on this date by regular U.S. Mail, postage prepaid, at the address as it appears in the records hereof.

1/22/2025

/s/Trustee'sAdministrativAssistant  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

SEE NEXT PAGE FOR CLAIMS

**CLAIM RECORDS**

|   |   |   |
|---|---|---|
| <b>SYNCHRONY BANK**</b><br>C/O PRA RECEIVABLES MANAGEMENT LLC<br>PO BOX 41021<br><br>NORFOLK, VA 23541                                    | Trustee Claim Number:1 INT %: 0.00%<br>Court Claim Number:<br><br>CLAIM: 0.00<br>COMMENT: PAYPAL/PRAE                             | CRED DESC: NOTICE ONLY<br>ACCOUNT NO.: 0750             |
| <b>KML LAW GROUP PC*</b><br>701 MARKET ST STE 5000<br><br>PHILADELPHIA, PA 19106  | Trustee Claim Number:2 INT %: 0.00%<br>Court Claim Number:<br><br>CLAIM: 0.00<br>COMMENT: PENNYMAC/PRAE                           | CRED DESC: NOTICE ONLY<br>ACCOUNT NO.:                  |
| <b>AIS PORTFOLIO SERVICES (AMERICAN INFO S</b><br>ATTN BANKRUPTCY NOTICING<br>4515 N SANTA FE AVE DEPT APS<br><br>OKLAHOMA CITY, OK 73118 | Trustee Claim Number:3 INT %: 0.00%<br>Court Claim Number:<br><br>CLAIM: 0.00<br>COMMENT: ALLY BANK/PRAE                          | CRED DESC: NOTICE ONLY<br>ACCOUNT NO.:                  |
| <b>ALLY BANK(*)</b><br>PAYMENT PROCESSING CENTER*<br>PO BOX 660618<br><br>DALLAS, TX 75266-0618   | Trustee Claim Number:4 INT %: 4.00%<br>Court Claim Number:16<br><br>CLAIM: 13,622.87<br>COMMENT: 14904@ALLY FINANCIAL@4%/PL       | CRED DESC: VEHICLE<br>ACCOUNT NO.: 4717                 |
| <b>FIRST CITIZENS BANK &amp; TRUST CO</b><br>ATTN BANKRUPTCY DEPARTMENT<br>PO BOX 25187<br><br>RALEIGH, NC 27611-5187                     | Trustee Claim Number:5 INT %: 0.00%<br>Court Claim Number:<br><br>CLAIM: 0.00<br>COMMENT: RS/DOE*SURR/PL                          | CRED DESC: SECURED CREDITOR<br>ACCOUNT NO.:             |
| <b>HUNTINGTON NATIONAL BANK(*)</b><br>5555 CLEVELAND AVE - GW1N10<br><br>COLUMBUS, OH 43231   | Trustee Claim Number:6 INT %: 4.00%<br>Court Claim Number:1<br><br>CLAIM: 9,377.40<br>COMMENT: 11730@4%/PL                        | CRED DESC: VEHICLE<br>ACCOUNT NO.: 2422                 |
| <b>PENNYMAC LOAN SERVICES LLC</b><br>PO BOX 660929<br><br>DALLAS, TX 75266-0929   | Trustee Claim Number:7 INT %: 0.00%<br>Court Claim Number:14<br><br>CLAIM: 0.00<br>COMMENT: PMT/DCLAR*875/PL*DKT4PMT-LMT*BGN 7/22 | CRED DESC: MORTGAGE REGULAR PAYMEN<br>ACCOUNT NO.: 7361 |
| <b>ECMC(*)</b><br>LOCKBOX #8682<br>PO BOX 16478<br><br>ST PAUL, MN 55116-0478   | Trustee Claim Number:8 INT %: 0.00%<br>Court Claim Number:7<br><br>CLAIM: 668.58<br>COMMENT: X0001/SCH*FR PHEAA-DOC 47            | CRED DESC: UNSECURED CREDITOR<br>ACCOUNT NO.: 0730      |
| <b>ECMC(*)</b><br>LOCKBOX #8682<br>PO BOX 16478<br><br>ST PAUL, MN 55116-0478   | Trustee Claim Number:9 INT %: 0.00%<br>Court Claim Number:8<br><br>CLAIM: 336.08<br>COMMENT: X0002/SCH*FR PHEAA-DOC 48            | CRED DESC: UNSECURED CREDITOR<br>ACCOUNT NO.: 0730      |
| <b>ECMC(*)</b><br>LOCKBOX #8682<br>PO BOX 16478<br><br>ST PAUL, MN 55116-0478   | Trustee Claim Number:10 INT %: 0.00%<br>Court Claim Number:9<br><br>CLAIM: 102.19<br>COMMENT: X0003/SCH*FR PHEAA-DOC 49           | CRED DESC: UNSECURED CREDITOR<br>ACCOUNT NO.: 0730      |

CLAIM RECORDS

|   |   |  |
|---|---|--|
| <b>ECMC(*)</b><br>LOCKBOX #8682<br>PO BOX 16478<br><br>ST PAUL, MN 55116-0478   | Trustee Claim Number:11 INT %: 0.00%<br>Court Claim Number:6<br><br>CLAIM: 1,383.51<br>COMMENT: X0005/SCH*PNC*FR PHEAA-DOC 46 | CRED DESC: UNSECURED CREDITOR<br>ACCOUNT NO.: 0730 |
| <b>AES (AMERICAN EDUCATION SRVCS)</b><br>1200 N SEVENTH ST 2ND FL*<br>ATTN DDB TEAM<br><br>HARRISBURG, PA 17102               | Trustee Claim Number:12 INT %: 0.00%<br>Court Claim Number:<br><br>CLAIM: 0.00<br>COMMENT: PNC/SCH                            | CRED DESC: UNSECURED CREDITOR<br>ACCOUNT NO.: 0006 |
| <b>AFFIRM</b><br>650 CALIFORNIA ST<br><br><br>SAN FRANCISCO, CA 94108   | Trustee Claim Number:13 INT %: 0.00%<br>Court Claim Number:<br><br>CLAIM: 0.00<br>COMMENT: NT ADR/SCH                         | CRED DESC: UNSECURED CREDITOR<br>ACCOUNT NO.: VYQ2 |
| <b>CAPITAL ONE BANK (USA) NA BY AMERICAN INTL</b><br>PO BOX 71083<br><br><br>CHARLOTTE, NC 28272-1083                         | Trustee Claim Number:14 INT %: 0.00%<br>Court Claim Number:15<br><br>CLAIM: 960.56<br>COMMENT: CAP 1                          | CRED DESC: UNSECURED CREDITOR<br>ACCOUNT NO.: 3883 |
| <b>CAVALRY SPV I LLC - ASSIGNEE(*)</b><br>C/O CAVALRY PORTFOLIO SERVICES LLC*<br>PO BOX 27288<br><br>TEMPE, AZ 85282          | Trustee Claim Number:15 INT %: 0.00%<br>Court Claim Number:5<br><br>CLAIM: 7,553.93<br>COMMENT: CITIBANK/THD                  | CRED DESC: UNSECURED CREDITOR<br>ACCOUNT NO.: 3939 |
| <b>JPMORGAN CHASE BANK NA S/B/M/T CHASE BANK NA</b><br>C/O JPMORGAN CHASE BANK NA<br>PO BOX 15368<br><br>WILMINGTON, DE 19850 | Trustee Claim Number:16 INT %: 0.00%<br>Court Claim Number:13<br><br>CLAIM: 5,605.44<br>COMMENT: FREEDOM                      | CRED DESC: UNSECURED CREDITOR<br>ACCOUNT NO.: 7344 |
| <b>DISCOVER BANK(*)</b><br>C/O DISCOVER PRODUCTS INC<br>PO BOX 3025<br><br>NEW ALBANY, OH 43054-3025                          | Trustee Claim Number:17 INT %: 0.00%<br>Court Claim Number:4<br><br>CLAIM: 8,501.79<br>COMMENT:                               | CRED DESC: UNSECURED CREDITOR<br>ACCOUNT NO.: 3518 |
| <b>MIDLAND CREDIT MANAGEMENT INC</b><br>PO BOX 2037<br><br><br>WARREN, MI 48090   | Trustee Claim Number:18 INT %: 0.00%<br>Court Claim Number:2<br><br>CLAIM: 2,121.30<br>COMMENT: X7992/SCH*CITIBANK            | CRED DESC: UNSECURED CREDITOR<br>ACCOUNT NO.: 4641 |
| <b>APOTHAKE SCIAN PC</b><br>100 CENTURY PKWY STE 310<br>PO BOX 5496<br><br>MT LAUREL, NJ 08054-5496                           | Trustee Claim Number:19 INT %: 0.00%<br>Court Claim Number:<br><br>CLAIM: 0.00<br>COMMENT:                                    | CRED DESC: SPECIAL NOTICE ONLY<br>ACCOUNT NO.:     |
| <b>QUANTUM3 GROUP LLC - AGENT FOR CREDIT</b><br>C/O QUANTUM3 GROUP LLC<br>PO BOX 2489<br><br>KIRKLAND, WA 98083-2489          | Trustee Claim Number:20 INT %: 0.00%<br>Court Claim Number:11<br><br>CLAIM: 3,245.68<br>COMMENT: NT/SCH*SYNCHRONY             | CRED DESC: UNSECURED CREDITOR<br>ACCOUNT NO.: 0750 |

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| <b>QUANTUM3 GROUP LLC - AGENT FOR CREDIT</b> | Trustee Claim Number:21 INT %: 0.00%                                | CRED DESC: UNSECURED CREDITOR |
| C/O QUANTUM3 GROUP LLC                       | Court Claim Number:12   | ACCOUNT NO.: 3884             |
| PO BOX 2489                                  |   |                               |
|  | CLAIM: 1,382.15   |                               |
| KIRKLAND, WA 98083-2489                      | COMMENT: NT/SCH*SYNCHRONY   |                               |
| <b>PINNACLE CREDIT SERVICES LLC</b>          | Trustee Claim Number:22 INT %: 0.00%                                | CRED DESC: UNSECURED CREDITOR |
| C/O RESURGENT CAPITAL SERVICES               | Court Claim Number:10   | ACCOUNT NO.: 0001             |
| PO BOX 10587                                 |   |                               |
|  | CLAIM: 0.00   |                               |
| GREENVILLE, SC 29603-0587                    | COMMENT: NT/SCH*VERIZON*STALE CL @\$331.03 W/D*DOC 26*OE W/D DOC 27 |                               |
| <b>PENNYMAC LOAN SERVICES LLC</b>            | Trustee Claim Number:23 INT %: 0.00%                                | CRED DESC: MORTGAGE ARR.      |
| PO BOX 660929                                | Court Claim Number:14   | ACCOUNT NO.: 7361             |
|  |   |                               |
|  | CLAIM: 1,956.85   |                               |
| DALLAS, TX 75266-0929                        | COMMENT: CL14GOV*\$0ARRS/PL*THRU 6/22                               |                               |
| <b>LVNV FUNDING LLC</b>                      | Trustee Claim Number:24 INT %: 0.00%                                | CRED DESC: UNSECURED CREDITOR |
| C/O RESURGENT CAPITAL SVCS                   | Court Claim Number:3  | ACCOUNT NO.: 4335             |
| PO BOX 10587                                 |   |                               |
|  | CLAIM: 0.00   |                               |
| GREENVILLE, SC 29603-0587                    | COMMENT: NT/SCH*CAP 1*STALE CL@\$701.47 W/D*DOC 30*                 |                               |
| <b>JAMES R WOOD ESQ</b>                      | Trustee Claim Number:25 INT %: 0.00%                                | CRED DESC: NOTICE ONLY        |
| PORTNOFF LAW ASSOCIATES LTD                  | Court Claim Number:   | ACCOUNT NO.:                  |
| 2700 HORIZON DR STE 100                      |   |                               |
|  | CLAIM: 0.00   |                               |
| KING OF PRUSSIA, PA 19406                    | COMMENT: SHENANGO ASD/PRAE  |                               |